

United States Bankruptcy Court
Southern District of Mississippi

In re:
Jennifer McGarrity Lambert
Michael Wayne Lambert
Debtors

Case No. 25-50559-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: May 16, 2025

User: mssbad
Form ID: pdf012

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer McGarrity Lambert, Michael Wayne Lambert, 744 Parkwood Dr, B, Long Beach, MS 39560-3850

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ARPacerRequest@ssfcu.org	May 16 2025 19:35:00	Security Service Federal Credit Union, P.O. Box 691510, San Antonio, TX 78269-1510
	Email/Text: ARPacerRequest@ssfcu.org	May 16 2025 19:35:00	Security Service Federal Credit Union, Attn: Sandra De La Garza, P.O. Box 691510, San Antonio, TX 78269-1510
	Email/Text: ARPacerRequest@ssfcu.org	May 16 2025 19:35:00	Security Service Federal Credit Union, Attn: Sandra De La Garza, 15000 I-10 W, San Antonio, TX 78249

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
George Adam Sanford	

District/off: 0538-6

User: mssbad

Page 2 of 2

Date Rcvd: May 16, 2025

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trustee@mcraneymcraney.com MS18@ecfbis.com

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Michael Wayne Lambert trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Debtor Jennifer McGarrity Lambert trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

JENNIFER MCGARRITY LAMBERT
MICHAEL WAYNE LAMBERT,

CASE NO. 25-50559-KMS

DEBTORS.

CHAPTER 7

To: Security Service Federal Credit Union Attn: Sandra De La Garza P.O. Box 691510 San Antonio, TX 78269-1510	Security Service Federal Credit Union Attn: Sandra De La Garza 15000 I-10 W San Antonio, TX 78249
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Notice of Deficiency

The *Cover Sheet for Reaffirmation Agreement* (“Cover Sheet”) and *Reaffirmation Documents* (“Agreement”) (Dkt. #15) between Michael Wayne Lambert (“Joint Debtor”) and Security Service Federal Credit Union (“Creditor”) filed on May 15, 2025 are defective for the following reason:

- Cover Sheet: No “wet ink” (“original”) signature for Sandra Delagarza, Creditor’s representative.
- Agreement: No original signatures from the Joint Debtor, Creditor’s representative and the debtor’s attorney.

A paper document submitted for filing must have the original signatures of all individuals executing the document. Therefore, the Creditor must file an Amended Cover Sheet and Agreement providing the original signatures for all individuals who executed the documents.

Failure to comply with this Notice **on or before May 30, 2025**, may result in a Show Cause Hearing to determine why the Court should not strike the Agreement.

Date: May 16, 2025

Danny L. Miller
Clerk of Court

By: /s/Alexis Bradley
Dan M. Russell, Jr. U. S. Courthouse
2012 15th Street, Suite 244
Gulfport, MS 39501
228-563-1790